

Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	317.22	322.92	364.96	356.14	319.66	267.88	370.19	291.41
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	289.03	--	--	324.67	346.68	183.60	327.99	274.14
Construction	341.73	--	--	395.51	--	--	409.80	256.57
Utilities and transp.	307.28	--	--	--	--	245.94	--	316.01
Wholesale trade	310.94	--	--	344.58	271.03	--	396.45	254.30
Fin. svcs. and real estate	347.25	339.57	--	--	358.65 *	338.72	375.15	338.06
Retail trade	352.95	--	--	513.44 *	324.06	180.34	549.72 *	263.97
Professional services	296.26	339.74	356.03	322.85	321.44	243.53	355.06	272.42
Other services	339.93	322.00	360.98	344.52	312.01	361.95	333.27	344.47
Ownership								
For profit, incorporated	333.81	339.24	365.01	377.85	327.92	286.71	385.52	304.55
For profit, unincorporated	262.63	254.93	386.80	270.38	247.01	225.50	306.29	239.27
Nonprofit	303.20	354.13	336.34	376.77	346.57	245.27	361.81	288.43
Age of firm								
Less than 5 years	275.04	282.42	--	303.01	--	--	310.30	238.70
5-9 years	321.57	--	395.26	282.96	354.97	--	357.60	285.38
10-19 years	347.16	354.26	416.51	310.80	330.12	336.68	360.04	334.45
20 or more years	313.57	308.14	333.15	393.45	314.80	268.32	389.72	288.22
Multi/single status								
2 or more locations	316.95	--	--	562.63	325.67	277.85	633.47 *	296.50
1 location only	317.48	326.39	369.25	310.62	311.21	162.19	344.29	280.80
Percent full-time employees								
Less than 25%	230.28	--	--	--	388.24	154.10	--	229.65
25-49 %	264.41	300.30	--	307.36	222.68	257.80	278.08	256.71
50-74 %	344.55	--	--	304.67	469.16	330.29	275.57	364.41
75% or more	318.89	325.90	374.99	365.42	314.05	261.64	384.84	284.48
Union presence								
No union employees	331.06	326.23	366.40	361.15	341.84	279.35	371.93	307.16
Has union employees	224.25	--	--	--	170.27	233.43	--	221.06
Percent low-wage employees								
50% or more low-wage	289.07	--	--	339.39	283.98	275.22	265.29	295.66
Less than 50% low-wage	320.36	329.20	368.67	357.89	323.63	266.73	377.65	290.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.27	21.87	22.11	34.47	26.41	17.88	25.23	13.15
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	34.62	--	--	37.30	85.11	43.89	43.76	44.01
Construction	41.91	--	--	59.46	--	--	46.17	55.69
Utilities and transp.	53.16	--	--	--	--	51.43	--	62.08
Wholesale trade	31.83	--	--	91.09	65.87	--	43.23	39.95
Fin. svcs. and real estate	36.57	47.79	--	--	147.71 *	42.32	40.49	46.84
Retail trade	98.41	--	--	235.47 *	58.53	17.58	299.88 *	38.60
Professional services	14.95	36.67	38.46	29.36	40.40	21.01	22.66	18.28
Other services	23.71	49.90	71.49	31.68	43.90	62.18	30.79	34.00
Ownership								
For profit, incorporated	16.99	25.96	25.15	51.40	35.29	25.57	33.85	18.14
For profit, unincorporated	18.10	39.53	59.48	32.62	37.16	32.36	27.13	21.67
Nonprofit	21.54	81.96	67.57	35.98	52.31	26.66	38.40	24.44
Age of firm								
Less than 5 years	41.70	46.50	--	38.76	--	--	33.82	69.31
5-9 years	29.39	--	93.89	42.00	53.60	--	40.01	36.20
10-19 years	23.87	47.55	33.42	39.21	61.57	78.45	24.94	40.32
20 or more years	15.92	28.67	29.81	54.44	31.40	18.26	45.01	14.74
Multi/single status								
2 or more locations	21.24	--	--	163.94	32.89	18.40	235.63 *	15.75
1 location only	13.08	22.33	23.56	16.57	43.55	30.03	13.16	23.68
Percent full-time employees								
Less than 25%	29.67	--	--	--	50.09	14.00	--	33.14
25-49 %	24.96	44.09	--	52.83	38.81	40.95	35.99	32.71
50-74 %	31.82	--	--	46.73	79.57	52.98	38.08	39.85
75% or more	14.11	24.66	23.87	40.51	29.94	19.97	28.59	14.90
Union presence								
No union employees	13.44	22.11	22.21	36.58	28.76	21.28	25.68	14.90
Has union employees	20.37	--	--	--	26.19	29.01	--	20.80
Percent low-wage employees								
50% or more low-wage	26.61	--	--	36.64	34.20	53.80	28.02	33.09
Less than 50% low-wage	13.33	22.96	22.78	37.90	29.08	18.94	26.88	14.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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